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AUTHOR Molek, Carol
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ABSTRACT

A project was conducted to design and implement a curriculum for older adults in the areas of consumer events and consumer awareness. The project aimed to improve the seniors' basic skills by providing relevant content in a basic education context. During the project a curriculum was developed and presented through workshops held in 2 senior centers for 5 weeks per session; about 39 senior citizens in Mifflin County, Pennsylvania attended. The workshops were very successful. Although many training sessions at senior centers have minimal attendance, this workshop had increased attendance at each session. The seniors found the information helpful and relevant to everyday living while enhancing basic skills. A final report including the curriculum was widely distributed throughout the state. Topics covered in the workshop sessions included the following: advertising, crossword puzzles, prescription labels, food labels, billing notices, assessing value of personal property, location of family records, and health care for the elderly. (Materials used in the workshops are included in the project report.) (KC)

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ED 367 892

"Seniors: Current Events and Consumer Awareness"

Final Report

by

Carol Molek, Project Director

92-93

June 30, 1993

Tuscarora Intermediate Unit
Adult Education and Job Training Center
3 West Monument Square - Suite 103
Lewistown, PA 17044
717-248-4942

98-3024 - $11,820

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Acknowledgments

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We also extend gratitude to PDE Special Projects Advisor, Dan Partin, for his technical assistance and guidance. Funding for "Seniors: Current Events and Consumer Awareness" has allowed us to enhance and develop our programming and delivery to much needed services to our area's adults.

As always we value the support of the Tuscarora Intermediate Unit Board and our Executive Director, Dr. Dale Heller. The Intermediate Unit continues to recognize our unique contribution to the total organization.

A special thanks also to Carlene Hack, Executive Director, Mifflin-Juniata Area Agency on Aging, Inc. for her collaborative efforts on this project. Both she and Renee Long, Senior Center Supervisor, provided valuable technical assistance that greatly supported this effort.

Without the team effort of the Senior Center Managers this project could not have succeeded. In addition, we acknowledge the seniors for their willingness and enthusiasm in participating in the Current Events and Consumer Awareness Workshops.

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Abstract

Title: Seniors: Current Events and Consumer Awareness
Project No. 98-3024 **Funding:** $11,820
Project Director: Carol Molek **Phone No.** 717-248-4942
Agency Address: TIU Adult Education and Job Training Center
3 Monument Square - Suite 103
Lewistown, PA 17044

Description:

"Seniors: Current Events and Consumer Awareness" designed and implemented a curriculum for seniors in the areas of consumer events and consumer awareness. Basic skills were enhanced by the delivery of this stimulating workshop for seniors in senior centers in Mifflin County. Seniors improved basic skills by learning relevant content in a basic education context.

Objectives:

-To develop a current events and consumer awareness curriculum for seniors
-To deliver this workshop for 18-24 senior citizens
-To produce a curriculum training packet and final report for statewide dissemination

Target Audience:

The audience to receive direct service by this project were 39 senior citizens living in Mifflin County. Other practitioners statewide who will receive the curriculum will also benefit.

Product:

Report for statewide dissemination including curriculum.

Method of Evaluation:

Evaluation was based on successfully:
-developing a curriculum
-using a curriculum with 39 seniors in two senior centers for 5 weeks each session
-completing a final report including the curriculum for statewide dissemination

Findings:

The "Seniors: Current Events and Consumer Awareness" workshops proved to be very successful. While many trainings at senior centers have minimal attendance, our workshop had increased attendance at each session. The seniors found the information helpful and relevant to everyday living while enhancing basic skills.

Conclusions:

Success of the workshops spread to numerous senior centers requesting the presentation from us. A natural linkage has been developed for the 1993-1994 grant entitled "National Issues Forums: Seniors/Community Connection."

"Seniors: Current Events and Consumer Awareness"

Introduction

"Seniors: Current Events and Consumer Awareness" addressed priority B.3. curricula designed for regional or statewide impact. "Seniors: Current Events and Consumer Awareness" is a program that designed and utilized a curriculum providing basic education services for seniors citizens. We provided 39 senior citizens with the opportunity to increase their basic skills through the study of current events and consumer awareness activities.

Our seniors are an underserved segment of the population. While many of our adult education services are geared to young and middle-aged adults, our seniors' needs are not often considered. We have had other projects addressing seniors' needs on life skills issues. This project is unique in our subject matter and approach. We based our curriculum on two areas: current events and consumer awareness. We developed this program in response to a request from Area Agency on Aging (AAA). Having worked with this agency's seniors on other projects, we are aware of their clients' abilities and needs. The seniors have a real desire to be involved in the world around them and to know current events. We concentrated on teaching basic reading, language, and math skills in the context of studying current events. In consumer awareness we studied consumer issues and the relative value of seniors' possessions.

Our project provided valuable stimulation to this population and enhanced their basic skills. The curriculum we developed and

results of our training experience will provide a valuable resource for other practitioners in the state.

Time Schedule - 7/1/92-6/30/93

July - November - development of curriculum

December - scheduled workshop sessions

January - April - conducted two workshops at senior centers, five weeks each

June - Final Report

The project director was Carol Molek. Ms. Molek directs programs at the TIU Adult Education and Job Training Center. Ms. Molek has over nine years experience coordinating adult programs for the Intermediate Unit and developing curriculum. Ms. Molek directed the project, supervised the other personnel involved, was responsible for maintaining the planned time frame, reported to and communicated with the Department.

Project Coordinator was Suzanne Fisher. Ms. Fisher has provided instruction and counseling at our Center since 1989. In addition, she has over 9 years experience working with senior citizens. Ms. Fisher was responsible for recruiting, developing the curriculum and conducting the workshops.

The audience benefiting from the project are the seniors. Participation in the activities provided valuable stimulation to this population. The seniors were aware of current events and the impact on their lives and consumer awareness especially in relation to the relative value of their possessions. The larger audience to benefit from the program are other ABE practitioners in the state.

Permanent copies of this report can be obtained from:

Bureau of Adult Basic and Literacy Education Programs
Pennsylvania Department of Education
333 Market Street
Harrisburg, PA 17126-0333

and

AdvancE
Pennsylvania Department of Education
333 Market Street
Harrisburg, PA 17126-0333

"Seniors: Current Events and Consumer Awareness" was administered by the Tuscarora Intermediate Unit No. 11. The TIU is a local education agency which provides educational and management services to 9 school districts and 3 area vocational technical schools in Fulton, Huntingdon, Juniata and Mifflin Counties.

The Intermediate Unit operates or oversees all Adult Center programs at the TIU Adult Education and Job Training Center. Center programs have included 306/322 ABE and GED programs; ACT 143 Program; the GED Alumni Association; various JTPA Programs; Carl Perkins project for single parents and displaced homemakers and thirty-seven 310/353 special projects.

"Seniors: Current Events and Consumer Awareness" was presented at two senior citizen centers in Mifflin County. One workshop was located at the Atkinson Mills Senior Center and the second was located at the McVeytown Center.

Statement of Problem

"Seniors: Current Events and Consumer Awareness" was designed to address concerns expressed by seniors themselves and AAA executive staff. Current events and its relevance to seniors and consumer issues are a daily concern of our seniors. While the workshops dealt with the specific issues, basic skills were enhanced at the same time.

Seniors in our area are an underserved segment of the population. We have provided service to the seniors through former projects addressing life skill needs. Having previous experience working with the seniors, we were aware of their abilities and needs.

The seniors have a genuine desire to be actively involved and aware of local, state, national, and international news. How the information affects their individual lives was of particular interest. Being an effective consumer was also important especially when dealing with the value of their possessions.

Goals and Objectives

To meet the need of studying consumer issues and understanding the relative value of seniors' possessions and understanding and relating to current events, the following goals and objectives were developed:

- to develop a curriculum on current events and consumer awareness for seniors
- to deliver these workshops for 18 - 24 senior citizens
- to produce a curriculum training packet and final report for statewide dissemination

Procedures

The general design of this project was twofold. First, the curriculum was designed and second, the curriculum was utilized with 39 seniors in two area centers.

The current events curriculum is basic skills instruction in the context of daily news. While the "news" aspect of the curriculum will be ever changing, the structure and context of how news is discussed and utilized will be transferable for others to use. Resources utilized were "USA Today," New Readers Press "News For You," and our local newspapers. Resources depended on skill level and interest. "News For You" was especially effective because of the large print and readable format for people who may have vision problems. Techniques for effectively using newspapers were built into the curriculum.

The second aspect of the curriculum is the consumer awareness section. Our goal was to help seniors learn about the value of things they buy and sell. The executive director of the AAA especially requested this area of instruction be addressed. She was particularly concerned about seniors who often sell possessions for far less than they are worth. We worked with seniors so that they became aware of current values of their possessions. We also covered advertising and other areas as identified by Area Agency on Aging personnel. We also based our curriculum content on input from seniors we have worked with previously. The project coordinator met with community individuals to gain valuable insight into issues to be discussed

with the seniors. Those individuals were local auctioneers, jewelers, insurance representatives, and pharmacy technicians. The information was then incorporated into the appropriate workshop sessions.

We presented the actual workshops at senior citizen centers in Mifflin County. The first was located at the Atkinson Mills Center and the second at the McVeytown Senior Center. The first session for each workshop was introductory in nature highlighting what to expect from the next nine sessions. It was an opportunity for the seniors to meet with the project coordinator and establish rapport. Each of the ten workshop sessions began with trivia for seniors. The resource used for the activity was This and That, "Trivia For Seniors." The trivia centered around information from the 1920's, 1930's, and 1940's. The activities generated enthusiasm, verbal participation, and mental preparation for the specific topic to be addressed. Following the trivia, the second portion of each session began with a discussion of current events. Various resources were utilized: "USA Today," "News for You," and our local newspapers. After the first several sessions, the seniors came prepared to discuss events happening in the world around them. They began to be more in tune to issues and the impact of those issues. Following trivia and current events a specific topic was discussed having relevance to their daily lives.

Session #1 - As previously stated, session one was primarily devoted to introductions of the project coordinator, the seniors themselves and the topics to be discussed in the following nine sessions. Time was spent to develop rapport with the group. A

pre-test and intakes were completed at the end of the first session so as not to intimidate the seniors.

Session #2 - The second session involved reading, interpreting and understanding advertisements. Discussions regarding our emotional responses to advertising got the seniors involved on a personal level. The seniors brainstormed information needed from advertisements and information often deleted. Advertising vocabulary was reviewed. Seniors enjoyed analyzing ads from local newspapers.

Session #3 - The third session focused on a group activity, doing a crossword puzzle. The project coordinator prepared large print, crossword puzzle sheets to be hung in front of the group. Puzzles were taken from "News for You". Clues were read aloud with the group responding together. The crossword puzzles contained information that was in the current events discussion.

Session #4 - Session 4 focused on reading and comprehending prescription labels. Each participant was asked to bring one of their prescription bottles along for use during discussion. This visual aid made the discussion easier to follow for the seniors. All specific information on the prescription labels was identified and discussed. Seniors were surprised at the vast amount of information placed on a single label. Helpful suggestions regarding being a good consumer were detailed.

Session #5 - This next session was very similar to the previous one. We focused on reading food labels. Again, each senior was asked to bring either a canned or packaged food item. The procedure followed Session #4.

Session #6 - Session 6 dealt with billing notices. While specific information on billing notices was discussed, additional information was relevant. Again each participant brought a copy of a billing notice to the session. How to question a company or services if the bill seemed inaccurate was a major portion of the discussion. Many seniors realized they may have overpaid when notices crossed in the mail. Communication skills were reviewed when the situations with companies demanded assertiveness.

Session #7 - This session focused on assessing the value of personal property. Often times seniors were selling either furniture, jewelry or household items at a cost much lower than its value. "Rule of Thumb" suggestions were given regarding how to quickly assess personal property. How to choose reputable dealers was a major part of the discussion, in addition to how to distinguish real vs. sentimental value.

Session #8 - This session centered on location of family records. Identifying what are important documents, storage of documents, and loss of documents were the main topic areas. Life examples were discussed when it would be necessary to locate and produce important records or documents. The seniors were able to relate to specific situations.

Sessions #9 and #10 - The last two sessions dealt with a topic of grave importance to the seniors, health care. The discussion focused on available health care options, services they could take advantage of or that they may not have been aware of previously and the ramifications of hi-tech health care.

After delivery of the workshops we revised and finalized the curriculum for dissemination. Workshops were coordinated with the schedules of the senior centers and because of this our scheduling needed to be flexible. We held workshops in two sessions each session running for 5 weeks meeting twice each week for 1 1/2 hours.

Results

Objective #1

To develop a curriculum on current events and consumer awareness for seniors.

This objective was successfully completed by November 1992. Several meetings were conducted with Renee Long, Senior Citizen Center Supervisor, to determine specific topics to be covered in the workshop sessions. Meetings were held with community individuals who have expertise in the areas of need and interest defined by the seniors themselves and the Center Managers. Upon compilation of information from reference materials and the meetings with the individuals a curriculum was developed.

Objective #2

To deliver these workshops for 18-24 senior citizens.

We were very successful in meeting this objective. Two workshops were scheduled at the convenience of the Senior Center Managers, each workshop running five weeks meeting twice a week for 1 1/2 hours. We provided service to 39 seniors. Retention was not an issue with the seniors. As the seniors realized the workshops were relevant to their everyday needs additional seniors chose to participate.

Objective #3

To provide a curriculum training packet and final report for statewide dissemination.

A curriculum training packet was completed with activities incorporated and additional reference sources included.

Evaluation

Evaluation was ongoing throughout the year. All objectives were met within the time frame of the project. Measurement of success was based upon:

a) Development of a curriculum on current events and consumer awareness for seniors

b) Delivering workshops for 39 seniors

c) Producing a curriculum training packet and final report

Seniors participated in pre and post testing illustrating instructional effectiveness.

Seniors comments regarding the workshop included:

"It wasn't something you read about. It was something you lived every day."

"This was the only workshop we've had where everyone wanted to attend."

Dissemination

This project will be available for dissemination through:

Bureau of Adult Basic and Literacy Education Programs
Pennsylvania Department of Education
333 Market Street
Harrisburg, PA 171126-0333

and

AdvancE
Pennsylvania Department of Education
333 Market Street
Harrisburg, PA 17126-0333

Specific questions should be directed to:

Carol Molek
Adult Education and Job Training Center
3 Monument Square - Suite 103
Lewistown, PA 17044
(717) 248-4942

Conclusions/Recommendations

"Seniors: Current Events and Consumer Awareness" was a highly successful project. The workshops were particularly helpful in 1) assisting the seniors to become more involved in the world around them; 2) helping seniors to learn about the value of things they buy and sell.

A further benefit of the project was enhancing self-esteem through active participation by the seniors in each workshop session. Seniors were able to experience group success in the warm-up exercises which prepared them mentally for the specific topics to be discussed.

Individual sessions ran for 45 minutes to one hour maximum. It was difficult for seniors to sit any longer than one hour without being able to stand and move about. Sessions that concluded at the height of interest highly stimulated the seniors to return to the subsequent workshop session.

As a result of our involvement with the seniors we would strongly recommend that other programs adopt these workshop sessions for use with seniors in their area.

Appendices

Resources
Pre and Post Test
Curriculum
Publicity

Resources

Resources

Abate, Susan and Nancy Farrell Lucia. Consumer Power: Classroom Strategies for Consumer Education. Glenview, Illinois: Scott, Foresman & Company, 1983.

Darnell, Virginia. This and That "Trivia For Seniors." Sullivan, Illinois, 1986.

Lapinski, Mary Ann. National Issues Forum: Health Care for the Elderly. Dubuque, Iowa: Kendall/Hunt Publishing Company, 1988.

Marks, Barbara. The New Our Bodies, Ourselves. New York, New York: Touchstone, 1992.

Michigan Pharmacists Association. Pharmacy Certified Technician Manual. Lansing, Michigan, 1985.

Penelec. Laurels for those with Senior Status. Johnstown, PA.

Starkey, Carolyn Morton. What You Need to Know about Reading Ads, Reference Materials, and Legal Documents. Lincolnwood, Illinois: National Textbook Company, 1985.

Additional resources include the local newspapers:

The Sentinel
The County Observer

Pre and Post Test

Pre-Test / Post-Test

Directions: Answer the following questions to best of your ability.

1. What is the importance of keeping a household inventory?
2. What is the difference between an 800 and 900 phone number?
3. What things should you look for in printed advertisements?
4. How can we be better consumers regarding advertisements?
5. Where do you look for nutritional information on food containers?
6. Where should a household inventory be kept?
7. What is the cost to have a 900 block put on your phone?
8. Why should we be concerned about nutritional information on food labels?
9. In what manner are the ingredients listed on a food label?
10. Why is the expiration date on food labels important?
11. What might auxillary labels on prescription bottles mean?
12. Why is the date important on prescription bottles?
13. What is one way to determine if jewelry is valuable?
14. Who can you contact to appraise personal property?
15. If you have an auctioneer or jeweler appraise your personal property, what percentage can you expect to receive?
16. Who is eligible for Medicare?
17. To what extent should technology be used to prolong life?

Curriculum

Senior Series
Sessions

1) Introduction
preview

2) Advertising

3) Crossword Puzzles

4) Prescription Labels

5) Food Labels

6) Billing Notices

7) Assessing Value of Personal Property

8) Location of Family Records

9) Health Care for Elderly - preparation

10) Health Care for Elderly

Session 1 Introduction

Objectives:

1. Participants will become familiar will overall program
2. Rapport will be established between instructor and seniors
3. Participants will complete pre-test and intake forms

Resources:

1. This and That, "Trivia For Seniors"
2. Consumer Power: Classroom Strategies for Consumer Education
3. P.D.E. intake forms
4. Pre-test

Procedure:

1. Introduce self
   - background
   - personal interest in program

2. Development of program
   - discussion between Adult Education Director and AAA Director
   - need recognized, program developed

3. Thank group for agreeing to participate
   - optional program, participation indicates interest

4. Importance of continued education
   - empowers us
   - equip us to make better decisions
   - more than text book education (life long learning)

5. Ice-breakers
   - ask group to introduce themselves (see handout)
   - A Consumer's Story (see handout)

6. Pre-test / intake forms

Session 2: Reading, Interpreting, Understanding Ads

Objectives:

1. Participants will be able to read ads critically.
2. Participants will be able to evaluate special offers.
3. Participants will understand advertisement vocabulary.

Resources:

1. This and That, "Trivia For Seniors"
2. Reading Ads, Reference Materials and Legal Documents
3. Local newspaper advertisements
4. "U.S.A. Today"

Procedure:

1. Trivia for seniors (5-10 minutes)
   - participants experience group success
   - seniors participate verbally

2. Review current events from "U.S.A. Today"

3. Introductory discussion
   - Have you ever bought something simply because it was on sale?
   - Have you ever bought something because it was endorsed by a celebrity?
   - Advertisements are aimed at consumers so they will <u>want</u> to spend money!

4. Brainstorm information needed from advertisements
   -cost
   -appearance
   -features
   -location
   -duration of sale
   -manufacturer
   -guarantees

5. Concerns
   - Advertisers often delete needed information
   - Advertisers busy getting our attention

6. Advertising vocabulary
   - handouts

7. Examples of ads from local papers
   - discussion

8. Realities
   - some ads lie
   - some ads tell half truths, mislead, provide
     partial information
   - some ads appeal to emotions
     look and feel younger, older, sexy, handsome
     identify with family, friend, T.V. star
     memories of "good old days"
     need to be part of a crowd
   - some ads provide glowing generalities
     product is wonderful, great, super
     (ie, better than ever Tide)
   - some ads appeal to senses
     soft, fluffy, lemony, delicious

Advertisements

Words to Know

bandwagon appeal: the suggestion that you should not miss out on something that lots of other people are doing or buying

consumer: any person who buys and uses up, or consumes, a product

endorse: to give approval, such as the famous football player advertising a well-known soft drink

imply: to suggest something that is not said; for example, implying that a beautiful appearance will lead to fame and fortune

glowing generality: a statement that says something is wonderful or great without giving proof; no specific information

guarantee: a promise of quality or length of use. Often the seller promises to fix or replace a product for certain length of time

optional: an extra feature, usually for an additional price

symbol: when one thing suggests something else, such as beautiful hair for happiness or a car for success

technique: a method or way of doing something

vanity: pride in yourself or your appearance

Session 3: Crossword Puzzle

Objectives:

1. Participants will enhance vocabulary
2. Participants will experience group success

Resources:

1. This and That, "Trivia For Seniors"
2. "News for You" crossword puzzle
3. Large print crossword puzzle sheets

Procedure:

1. Trivia for seniors (5-10 minutes)
   - participants experience group success
   - seniors participate verbally

2. Review current events from "News for You"

3. Prepare blank puzzle from corresponding puzzle in "News for You" (a New Reader's Press Publication)

4. Explain group process

5. Read questions from newspaper

6. Allow for group response

7. Fill in large print puzzle with group responses

8. Discuss vocabulary

Session 4: Reading Prescription Labels

Objectives:

1. Participants will be able to identify required information on prescription bottles.
2. Participants will recognize auxillary labels.
3. Participants will be aware of their rights when dealing with pharmacies.

Resources:

1. This and That, "Trivia For Seniors"
2. Pharmacy Certified Technician Training Manual
3. Senior's individual prescription bottles

Procedure:

1. Trivia for seniors (5-10 minutes)
   - participants experience group success
   - seniors participate verbally

2. Review current events

3. Introductory discussion
   - Have you ever been confused by prescriptions?
   - Have you ever wondered what all the numbers and abbreviations meant?

4. Have each participant look at their individual bottles during discussion

5. Review required information (if unable to read due to small print, ASK to have written out or explained!)
   -pharmacy name and address
   -prescription number (may be stamped with a serial stamping machine, typewritten or computer generated)
   -physician or prescriber's last name
   -patient's full name
   -name of medication
   -strength of medication, unless a combination product is prescribed
   -quantity dispensed
   -directions for use
   -date of dispensing

6. Information commonly included although not required
   - dispensing pharmacist's initials
   - refill status

7. Auxiliary labels
   - small labels containing additional information, reminders, and/or warnings (i.e., shake well, refrigerate, do not take with dairy products, finish all medication)

8. Helpful suggestions
   - open bag before leaving pharmacy
   - ask questions regarding unclear information
   - use one pharmacy (pharmacy will maintain a patient profile, will be aware of drugs that may be counter-productive)
   - drugs may not always be the same color and shape (not necessarily wrong drug, but rather different company); however, always ask if unsure
   - FDA requires tamper resistant lids (may ask for easier to open lid at no extra cost)
   - mail order drugs (i.e., AARP) must provide same information as local pharmacies
   - can phone in refills, not necessary to physically be present

9. <u>Remember</u>
   - do <u>not</u> share medicines
   - remain with one pharmacy
   - do not be afraid to ask questions

Session 5: Reading Food Labels

Objectives:

1. Participants will be able to identify pertinent information on food items.

Resources:

1. This and That, "Trivia For Seniors"
2. Individual canned or packaged food items

Procedure:

1. Trivia for seniors (5-10 minutes)
   - participants experience group success
   - seniors participate verbally

2. Review current events

3. Introductory discussion
   - What do you normally look at when purchasing canned or packaged food items?
   - How important is the extra printed information on the label?

4. Have each participant look at their individual food item during discussion

5. Review purpose, placement, and necessity of information on labels
   -brand name
   -product (i.e. applesauce, green beans, soup mix)
   -weight
   -special features (i.e. no salt added, sugar free)
   -ingredients (listed in order by quantity)
   -directions for use
   -nutrition information per serving
   -percentage of U.S. Recommended Daily Allowances
   -proof of purchase, bar code
   -expiration date
   -refrigeration information

6. Discuss pre-conceived ideas of purchasing intent vs. actual purchases

Session 6: Billing Notices

Objectives:

1. Participants will be familiar with billing information.
2. Participants will be aware of rights regarding bills.
3. Participants will know how to respond to bills, when services not requested or received.

Resources:

1. This and That, "Trivia For Seniors"
2. Local newspaper
3. Senior's individual billing notices
4. "Laurels" (Penelec newsletter for seniors)

Procedure:

1. The 30's and 40's American scene, entertainment, fashion
   - seniors participate verbally
   - participants experience group success

2. Review current events from local newspaper

3. Introductory discussion
   - Have you ever thought you paid a bill yet still received a notice?
   - Have you ever been confused by all the information included on a bill?
   - Do you know what to do if billed for a service you did not request or receive?

4. Have each participant look at individual bills during discussion

5. Review information frequently found on billing notices
   - provider of service
   - name and address
   - account number (to be put on all checks and correspondence)
   - service rendered
   - dates of service provided
   - previous balance
   - current billing amount
   - payment due date
   - phone number for billing questions

6. Service billed yet not received (i.e., 900 number on phone bill)
   - call number listed on bill to have charge removed
   - can request a block on 900 numbers from your phone at no charge
   - representatives usually are courteous and helpful

7. Question bill if assumed to be too high or payment previously made by calling the phone number listed on the bill
   - computers do make errors
   - it is always a good idea to question a bill
   - correspondence may pass in the mail
   - payment may have been credited to another account

8. Consumers do make mistakes also
   - if have a tendency to forget to record checks in the checkbook registar, can purchase checks with carbon copy

Session 7: Assessing Value of Personal Property

Ojectives:

1. Participants will have a working knowledge regarding the ability to distinguish between costume and valuable jewelry.
2. Participants will know where to locate a reliable person to assess personal property.
3. Participants will recognize the difference between sentimental and actual value of personal property.

Resources:

1. This and That, "Trivia For Seniors"
2. Local newspaper
3. Local jewelers and auctioneers

Procedure:

1. Trivia for seniors
   - participants continue to experience group success
   - seniors participate verbally

2. Review current events from the local newspaper

3. Introductory discussion
   - Have you ever sold personal property to later realize it was worth more money?
   - How can you tell if jewelry in your jewelry box is valuable?
   - Who can you trust to give you a fair assessment?

4. Sentimental vs. real value
   - important to realize cannot put a price tag on all possessions
   - cannot expect to be financially reimbursed for sentimental value

5. Assessing value
   - contact a reputable jeweler or auctioneer
   - ask for references
   - beware of individuals who contact you to buy personal property
   - generally will only charge for assessments requiring written documenation (approximately $25 per hour)
   -"rule of thumb" - assessment will be at 25% retail value
   - jewelers, auctioneers or antique dealers will purchase personal property at the 25% rate
   - individuals may sell property privately (must locate own buyer)

6. Distinguishing costume from valuable jewelry
   - valuable jewelry will be marked with a K and a 10, 12, 14, 18, or 22 symbolizing percentage of gold
   - rings: K markings will be inside the band
   - necklaces: K markings will be on the clasp
   - pins: K markings will may be found on the body or clasp

Session 8: Location of Family Records

Objectives:

1. Participants will be able to identify important documents.
2. Participants will be able to identify necessity for proper placement of important documents.

Resources:

1. This and That "Trivia For Seniors"
2. A Primer on Financial Management for Midlife and Older Women
3. Getting Your Affairs in Order

Procedure:

1. Trivia for seniors

2. Review current events

3. Introductory discussion
   - Is it a good idea to have a credit card?
   - What would you do if your credit cards were stolen?
   - Where are your insurance papers?
   - If you had a house fire, would you be able to report all items lost?

4. Important documents
   - credit cards (important for identification and credit ratings)
   - previous year's tax returns
   - titles to vehicles
   - insurance papers
   - statements of paid bills
   - appliance warranties
   - home furnishings list including: closet items, clothes, small kitchen items, dishes and glassware (suggest video of home and contents)
   - wills
   - cancelled checks

5. Proper storage
   - safety deposit box in local bank
   - locked fire box in home

6. Life Examples

- The utility company has sent several notices for a bill which was paid on time. Cancelled checks including account number, along with the previous notice will prove payment.
- You want to trade cars. It will be necessary to provide the title before a trade can be made.
- You lost your credit cards while shopping. A list of account numbers and phone numbers will be necessary to stop payment.
- Your hot water heater is less than three months old and isn't working properly. The warranty will be necessary to correct the situation.
- Last night there was a fire in your home that destroyed the second story. It will be necessary to have a complete list and pictures or video to use when filing an insurance claim.
- Your spouse dies unexpectedly. It will be necessary to locate life insurance policies quickly.
- The IRS is auditing your tax returns. Previous tax returns will be required to support deductions.

Sessions 9 and 10: Health Care For the Elderly

Objectives:

1. Participants will consider health care options
2. Participants will evaluate the pros and cons of various options

Resources:

1. National Issues Forum: "Health Care For the Elderly," booklet and videotape
2. Our Bodies, Ourselves
3. Toll-free phone number for affordable legal services

Procedure:

1. Introductory Discussion
   -What have been your health care experiences?
2. Videotape: health Care for the Elderly (approx. 15 mins.)
3. Discussion of topics:
   -Keeping Promises: Do older Americans receive the best possible health care?
   -What is the government's duty?
   -How much can we afford?
   -Setting limits: rationing high-tech care
   -Quality of life
   -Providing for the needy
4. Conclusion: which way from here?
   -Participants wrap-up discussion by finding common ground on the subject.
   -Instructor leads a brainstorming session during which participants compose a sample letter to the President.

5. Instructor provides other resources
   -toll-free phone number for affordable legal services
   -<u>Our Bodies, Ourselves</u>

Publicity

Section C

Senior Citizens Keep Up With The Times In TIU Program

By Elizabeth Coyle

You're never too old to learn is a popular (adage) that is especially true for students Suzanne Fisher recently instructed.

Suzanne is ready to begin her second session of Seniors: Current Issues and Consumer Awareness. She recently completed the first session at the Atkinson Mills Senior Center where she and the program received rave reviews from its participants.

Suzanne, a project facilitator, for the Tuscarora Intermediate Unit's Adult Education and Job Training Center, will conduct the twice weekly workshop at the McVeytown Senior Center from March 29-April 22.

The senior citizen is usually the target of rip-off artists and scams — deception artists who think they can depend on an elderly person not knowing their rights or not having information that other consumers have.

The seniors learned more information about things that directly affect their lives — medicine, insurance, and other issues that confront elderly every day.

"I spent time with Renee Long (of the Area Agency of Aging) to make sure the topics were relevant, like the value of their possessions or insurance or their prescription bottles — a lot of different subjects."

The participants are well aware that they, more than any other group of consumers, are often the target of slick salesmen who try to sell something the customer doesn't want.

"She alerted us on scams, insurance scams, false advertising," commented Thelma Myers. The class learned about their prescription bottles and what they mean; about how to put a block for 900 calls on their telephones; how not to be forced into something more expensive than they want or need.

Suzanne noted that while she and the Area Agency on Aging had certain subjects they wanted to address, the seniors themselves had other topics they wanted to discuss such as fire insurance, for example.

But aside from the informative side of the sessions, Suzanne got the group to open up and become more at ease with the workshop through trivia.

"Suzanne was surprised with how smart we were for old women," laughed Gerri Leonard, member of the senior center.

"I really felt No. 1 you need to establish a rapport," said Suzanne, "and then you want to make them feel successful. When they felt successful, it was very easy to get them involved."

Suzanne said that she learned as much about consumer products as the seniors did. Because of the topics they had interest in, she found herself gathering background information on subjects that were not part of the original synopsis. Assessing the value of their property, Fisher found herself calling on jewelers, auctioneers, antique insurance agents and even the Penn State Extension Office for real estate values. When she needed background on medicine bottles, she spent time with a pharmaceutical technician.

"I learned as much as they did, I'm sure," she continued.

"They were receptive and they participated every single week," said Suzanne.

She admitted that some of the participants were hesitant at first but the word spread from one senior to another at the center. "They'd say 'I'm quilting and I'd like to (join the class) but I just can't.' But after the first week," Fisher continued, "they were all there."

"It was very informative and we enjoyed every minute of it," credited Gerri.

"It's really to help the elderly," explained Thelma. "Suzanne and Kelly were very interesting and very good teachers." Kelly Barron spent one week with the seniors.

Suzanne will be able to offer the class once again. Given its success at Atkinson Mills, she'd like to offer it to all the area centers although funding will only accommodate a certain number of seniors. The instructor said that's unfortunate for her because seniors are some of the best students around.

"There are no hidden agendas," said Fisher praising her senior students. "You know where they are. They're enthusiastic, they are more in touch with things than you could ever give them credit for. They informed me, it was great.

Suzanne said that with the success of the program she and the Adult Education Center offered to these seniors, that they can work together again on a different project next year.

"They supported the program through their attendance but also through their participation. It became a real interactive class. I think that's why it worked," she added.

MEMBERS OF THE ATKINSON MILLS Senior Center learned more about being consumers and during the recent workshop "Seniors: Current Issues and Consumer Awareness." Some of the members of the center are: seated in front, Mary Lane, Mary Wharton and Frances Forgy; seated in the second row, Mary Lubert, Ethel Hennaman, John Myers, Barton Taylor, Beatrice Linn, Bertha Miller, Thelma Myers and Annabelle Sunderland; standing in the third row, Stanley Rubert, Eleanor Needy, Marie Lane, Alma Taylor, Gerri Leonard, Lorma Lane and Mabel Foster; in the back, Mary Fleming, Jesse Sunderland, Betty Sunderland, Ruth Sunderland, Dorothy Matthews, Leisel Breon and Betty Esh. (Photo by Elizabeth Coyle)

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Brenda L. Ritter
Senior citizens editor

SENIOR CITIZENS

Seniors learn trivia, not-so-trivial in course

By BRENDA L. RITTER
Sentinel Senior citizens editor

MCVEYTOWN — Suzanne Fisher opens the session with some trivia questions.

She reads the questions from a yellow booklet, looking up after each is read, waiting for the group of nearly 20 senior citizens to answer them. The questions are about things they know —big bands, the early days of cars, etc. One by one, each of the questions is answered, some after a short while and others right away, by a chorus of voices, sure of their correctness.

Once the trivia was over, Fisher moved quickly into the business at hand — something not so trivial. The course she is teaching is called "Seniors: Current Events and Consumer Awareness." And she designed it.

Fisher works for the Tuscarora Intermediate Unit's Adult Education and Job Training Center, Market Street, Lewistown. In making the course, Fisher and other staff members at the center looked at the community to find some of the needs they could satisfy. She talked with Carlene Hack, executive director of the Mifflin-Juniata Area Agency on Aging Inc., about some of the needs the senior citizens have, and found that one of the major problems was consumer awareness.

She spent time with center coordinator Renee Long, of the MJAAA, to make sure the issues in the course were relevant to the seniors, and then designed a course, using these issues. She incorporated sessions on current events, being better consumers, protecting yourself from fraud and, something that affects many seniors, prescription drugs.

> *"It wasn't something you read about. It was something you lived every day..."*
> Bertha Miller

"I was very aware of what their concerns were, and I could develop a program around it," Fisher said.

Once the course was designed, Fisher wrote a proposal to receive state funding to run the course at no charge to area senior centers.

"We were very fortunate that the proposal was accepted," Fisher said.

Senior citizens at Atkinsons Mills and McVeytown senior citizens centers are also glad the proposal was accepted, and the funding was approved. The program, although optional, was well attended at Atkinsons Mills center. In fact, the activity room was often empty during the course — while women left their quilting, chicken scratching and yarn crafts to sit in on the sessions.

"This was the only meeting everyone attended," said Frances Forgy at Atkinsons Mills. "It was one of the nicest meetings we've had to help people."

There, the course was held twice a week for five weeks.

"I liked it," said Bertha Miller. "I learned a lot. It was all interesting."

The topics in the course included listing home furnishings in case of fire, getting a 900-block on the phone, getting rid of outdated prescription bottles, following medication instructions, reading food labels, knowing the value of possessions, "so people weren't selling things for a dollar and a quarter" when it was really worth much, much more, Fisher said.

The students participated by bringing in pieces of jewelry on the day they talked about value, canned food when they talked about reading labels and prescription bottles when they were on that topic.

Another topic was advertising — on television, radio and in the newspaper. Fisher told the seniors about being wise consumers — not making purchases just because an item was on sale and they might need it, etc.

"Advertising isn't what it looks like," said Miller, who attends Atkinsons Mills center.

"It wasn't something you read about," Miller said of the course's popularity. "It was something you lived every day."

The proposal was approved to do 18-24 senior citizens, and Atkinsons Mills drew that many.

"We ended up with 20-21 people, and they were here every session," Fisher said.

Fisher has worked with senior before.

"I just feel a real rapport with this age group," she said. "The best thing about this age group i they are so honest. There's no hidden agendas."

Sentinel photo by BRENDA L. RITTER

Suzanne Fisher (standing) opens the session in McVeytown with trivia questions from the 1930s and '40s.

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